

Distribution Date: 01/26/2009  
Determination Date: 01/15/2009

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



**CONTACT INFORMATION**

Depositor	Citigroup Mortgage Loan Trust Inc. 390 Greenwich Street New York, NY 10013
Credit Risk Manager	Pentalpha Surveillance LLC. 375 North French Road, Suite 100 Amherst, NY 14228
Trust Administrator	Citibank, N.A. 388 Greenwich Street, 14th Floor New York, NY 10013

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**Citibank, N.A.**  
**Agency and Trust**  
388 Greenwich Street, 14th Floor  
New York, NY 10013

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# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3

## Distribution Summary

### DISTRIBUTION IN DOLLARS

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Pass- Through Rate (4)	Accrual Day Count (5)	Accrual Dates (6)	Interest Distributed (7)	Principal Distributed (8)	Total Distributed (9)=(7+8)	Deferred Interest (10)	Realized Loss (11)	Current Principal Balance (12)=(3-8+10-11)
A1	642,913,000.00	0.00	0.521250%	31 / 360	12/26 - 01/25	0.00	0.00	0.00	0.00	0.00	0.00
A2	289,039,000.00	239,145,801.50	0.571250%	31 / 360	12/26 - 01/25	117,638.14	17,033,524.67	17,151,162.81	0.00	0.00	222,112,276.83
A3	188,628,000.00	188,628,000.00	0.621250%	31 / 360	12/26 - 01/25	100,909.43	0.00	100,909.43	0.00	0.00	188,628,000.00
A4	154,248,000.00	154,248,000.00	0.711250%	31 / 360	12/26 - 01/25	94,471.54	0.00	94,471.54	0.00	0.00	154,248,000.00
M1	62,643,000.00	62,643,000.00	0.761250%	31 / 360	12/26 - 01/25	41,063.79	0.00	41,063.79	0.00	0.00	62,643,000.00
M2	74,032,000.00	74,032,000.00	0.771250%	31 / 360	12/26 - 01/25	49,167.02	0.00	49,167.02	0.00	0.00	74,032,000.00
M3	29,288,000.00	29,288,000.00	0.801250%	31 / 360	12/26 - 01/25	20,207.70	0.00	20,207.70	0.00	0.00	29,288,000.00
M4	27,661,000.00	27,661,000.00	0.841250%	31 / 360	12/26 - 01/25	20,037.90	0.00	20,037.90	0.00	0.00	27,661,000.00
M5	25,220,000.00	25,220,000.00	0.871250%	31 / 360	12/26 - 01/25	18,921.13	0.00	18,921.13	0.00	0.00	25,220,000.00
M6	19,525,000.00	19,525,000.00	0.921250%	31 / 360	12/26 - 01/25	15,489.16	0.00	15,489.16	0.00	0.00	19,525,000.00
M7	17,085,000.00	17,085,000.00	1.271250%	31 / 360	12/26 - 01/25	18,702.74	0.00	18,702.74	0.00	0.00	17,085,000.00
M8	15,458,000.00	15,458,000.00	1.471250%	31 / 360	12/26 - 01/25	19,583.89	0.00	19,583.89	0.00	0.00	15,458,000.00
M9	16,271,000.00	16,271,000.00	2.371250%	31 / 360	12/26 - 01/25	33,223.91	0.00	33,223.91	0.00	0.00	16,271,000.00
M10	20,338,000.00	20,338,000.00	2.971250%	31 / 360	12/26 - 01/25	52,036.33	0.00	52,036.33	0.00	0.00	20,338,000.00
M11	16,270,000.00	16,270,000.00	2.971250%	31 / 360	12/26 - 01/25	41,628.04	0.00	41,628.04	0.00	0.00	16,270,000.00
CE	28,475,746.98	16,670,137.37	368.820787%	30 / 360	12/01 - 12/31	0.00	0.00	0.00	0.00	2,663,665.42	14,006,471.95
P	100.00	100.00	0.000000%	30 / 360		11,357.22	0.00	11,357.22	0.00	0.00	100.00
R	0.00	0.00	0.000000%	-		0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00	0.000000%	-		0.00	0.00	0.00	0.00	0.00	0.00
Totals	1,627,094,846.98	922,483,038.87				654,437.94	17,033,524.67	17,687,962.61	0.00	2,663,665.42	902,785,848.78

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**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**  
*Distribution Summary (Factors)*

**PER \$1,000 OF ORIGINAL BALANCE**

Class	CUSIP	Record Date	Prior Principal Balance (3/2 x 1000)	Interest Distributed (7/2 x 1000)	Principal Distributed (8/2 x 1000)	Total Distributed (9/2 x 1000)	Deferred Interest (10/2 x 1000)	Realized Loss (11/2 x 1000)	Current Principal Balance (12/2 x 1000)
A1	17309QAA2	01/23/2009	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A2	17309QAB0	01/23/2009	827.382469	0.406997	58.931579	59.338576	0.000000	0.000000	768.450890
A3	17309QAC8	01/23/2009	1,000.000000	0.534965	0.000000	0.534965	0.000000	0.000000	1,000.000000
A4	17309QAD6	01/23/2009	1,000.000000	0.612465	0.000000	0.612465	0.000000	0.000000	1,000.000000
M1	17309QAE4	01/23/2009	1,000.000000	0.655521	0.000000	0.655521	0.000000	0.000000	1,000.000000
M2	17309QAF1	01/23/2009	1,000.000000	0.664132	0.000000	0.664132	0.000000	0.000000	1,000.000000
M3	17309QAG9	01/23/2009	1,000.000000	0.689965	0.000000	0.689965	0.000000	0.000000	1,000.000000
M4	17309QAH7	01/23/2009	1,000.000000	0.724410	0.000000	0.724410	0.000000	0.000000	1,000.000000
M5	17309QAJ3	01/23/2009	1,000.000000	0.750243	0.000000	0.750243	0.000000	0.000000	1,000.000000
M6	17309QAK0	01/23/2009	1,000.000000	0.793299	0.000000	0.793299	0.000000	0.000000	1,000.000000
M7	17309QAL8	01/23/2009	1,000.000000	1.094688	0.000000	1.094688	0.000000	0.000000	1,000.000000
M8	17309QAM6	01/23/2009	1,000.000000	1.266910	0.000000	1.266910	0.000000	0.000000	1,000.000000
M9	17309QAN4	01/23/2009	1,000.000000	2.041910	0.000000	2.041910	0.000000	0.000000	1,000.000000
M10	17309QAP9	01/23/2009	1,000.000000	2.558577	0.000000	2.558577	0.000000	0.000000	1,000.000000
M11	17309QAQ7	01/23/2009	1,000.000000	2.558577	0.000000	2.558577	0.000000	0.000000	1,000.000000
CE	17309QAR5	12/31/2008	585.415279	0.000000	0.000000	0.000000	0.000000	93.541547	491.873732
P	17309QAS3	12/31/2008	1,000.000000	113,572.200000	0.000000	113,572.200000	0.000000	0.000000	1,000.000000

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**Citigroup Mortgage Loan Trust**  
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**Series 2006-WFHE3**  
*Interest Distribution Detail*

**DISTRIBUTION IN DOLLARS**

Class (1)	Prior Principal Balance (2)	Pass- Through Rate (3)	Next Pass- Through Rate (4)	Interest Accrual Day Cnt Fraction (5)	Optimal Accrued Interest (6)	Prior Unpaid Interest (7)	Interest on Prior Unpaid Interest (8)	Non-Recov. Interest Shortfall (9)	Interest Due (10)=(6)+(7)+(8)-(9)	Deferred Interest (11)	Interest Distributed (12)	Current Unpaid Interest (13)=(10)-(11)-(12)
A1	0.00	0.52125%	0.43938%	31 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2	239,145,801.50	0.57125%	0.48938%	31 / 360	117,638.14	0.00	0.00	0.00	117,638.14	0.00	117,638.14	0.00
A3	188,628,000.00	0.62125%	0.53938%	31 / 360	100,909.43	0.00	0.00	0.00	100,909.43	0.00	100,909.43	0.00
A4	154,248,000.00	0.71125%	0.62938%	31 / 360	94,471.54	0.00	0.00	0.00	94,471.54	0.00	94,471.54	0.00
M1	62,643,000.00	0.76125%	0.67938%	31 / 360	41,063.79	0.00	0.00	0.00	41,063.79	0.00	41,063.79	0.00
M2	74,032,000.00	0.77125%	0.68938%	31 / 360	49,167.02	0.00	0.00	0.00	49,167.02	0.00	49,167.02	0.00
M3	29,288,000.00	0.80125%	0.71938%	31 / 360	20,207.70	0.00	0.00	0.00	20,207.70	0.00	20,207.70	0.00
M4	27,661,000.00	0.84125%	0.75938%	31 / 360	20,037.90	0.00	0.00	0.00	20,037.90	0.00	20,037.90	0.00
M5	25,220,000.00	0.87125%	0.78938%	31 / 360	18,921.13	0.00	0.00	0.00	18,921.13	0.00	18,921.13	0.00
M6	19,525,000.00	0.92125%	0.83938%	31 / 360	15,489.16	0.00	0.00	0.00	15,489.16	0.00	15,489.16	0.00
M7	17,085,000.00	1.27125%	1.18938%	31 / 360	18,702.74	0.00	0.00	0.00	18,702.74	0.00	18,702.74	0.00
M8	15,458,000.00	1.47125%	1.38938%	31 / 360	19,583.89	0.00	0.00	0.00	19,583.89	0.00	19,583.89	0.00
M9	16,271,000.00	2.37125%	2.28938%	31 / 360	33,223.91	0.00	0.00	0.00	33,223.91	0.00	33,223.91	0.00
M10	20,338,000.00	2.97125%	2.88938%	31 / 360	52,036.33	0.00	0.00	0.00	52,036.33	0.00	52,036.33	0.00
M11	16,270,000.00	2.97125%	2.88938%	31 / 360	41,628.04	0.00	0.00	0.00	41,628.04	0.00	41,628.04	0.00
CE	16,670,137.37	368.82079%	0.00000%	30 / 360	1,978.94	0.00	0.00	1,978.94	0.00	0.00	0.00	0.00
P	100.00	0.00000%	0.00000%	30 / 360	11,357.22	0.00	0.00	0.00	11,357.22	0.00	11,357.22	0.00
R	0.00	0.00000%	0.00000%	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00000%	0.00000%	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	922,483,038.87				656,416.88	0.00	0.00	1,978.94	654,437.94	0.00	654,437.94	0.00

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**Citigroup Mortgage Loan Trust**  
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**Series 2006-WFHE3**  
*Principal Distribution Detail*



***DISTRIBUTION IN DOLLARS***

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Scheduled Principal Distribution (4)	Unscheduled Principal Distribution (5)	Accreted Principal (6)	Current Realized Losses (7)	Current Principal Recoveries (8)	Current Principal Balance (9)=(3)-(4)-(5)+(6)-(7)+(8)	Cumulative Realized Losses (10)	Original Class (%) (11)	Current Class (%) (12)	Original Credit Support (13)	Current Credit Support (14)
A1	642,913,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39.51%	0.00%	21.65%	100.00%
A2	289,039,000.00	239,145,801.50	632,252.66	16,401,272.01	0.00	0.00	0.00	222,112,276.83	0.00	17.76%	24.60%	21.65%	37.42%
A3	188,628,000.00	188,628,000.00	0.00	0.00	0.00	0.00	0.00	188,628,000.00	0.00	11.59%	20.89%	21.65%	37.42%
A4	154,248,000.00	154,248,000.00	0.00	0.00	0.00	0.00	0.00	154,248,000.00	0.00	9.48%	17.09%	21.65%	37.42%
M1	62,643,000.00	62,643,000.00	0.00	0.00	0.00	0.00	0.00	62,643,000.00	0.00	3.85%	6.94%	17.80%	30.48%
M2	74,032,000.00	74,032,000.00	0.00	0.00	0.00	0.00	0.00	74,032,000.00	0.00	4.55%	8.20%	13.25%	22.28%
M3	29,288,000.00	29,288,000.00	0.00	0.00	0.00	0.00	0.00	29,288,000.00	0.00	1.80%	3.24%	11.45%	19.03%
M4	27,661,000.00	27,661,000.00	0.00	0.00	0.00	0.00	0.00	27,661,000.00	0.00	1.70%	3.06%	9.75%	15.97%
M5	25,220,000.00	25,220,000.00	0.00	0.00	0.00	0.00	0.00	25,220,000.00	0.00	1.55%	2.79%	8.20%	13.18%
M6	19,525,000.00	19,525,000.00	0.00	0.00	0.00	0.00	0.00	19,525,000.00	0.00	1.20%	2.16%	7.00%	11.01%
M7	17,085,000.00	17,085,000.00	0.00	0.00	0.00	0.00	0.00	17,085,000.00	0.00	1.05%	1.89%	5.95%	9.12%
M8	15,458,000.00	15,458,000.00	0.00	0.00	0.00	0.00	0.00	15,458,000.00	0.00	0.95%	1.71%	5.00%	7.41%
M9	16,271,000.00	16,271,000.00	0.00	0.00	0.00	0.00	0.00	16,271,000.00	0.00	1.00%	1.80%	4.00%	5.61%
M10	20,338,000.00	20,338,000.00	0.00	0.00	0.00	0.00	0.00	20,338,000.00	0.00	1.25%	2.25%	2.75%	3.35%
M11	16,270,000.00	16,270,000.00	0.00	0.00	0.00	0.00	0.00	16,270,000.00	0.00	1.00%	1.80%	1.75%	1.55%
CE	28,475,746.98	16,670,137.37	0.00	0.00	0.00	2,663,665.42	0.00	14,006,471.95	14,467,687.87	1.75%	1.55%	0.00%	0.00%
Totals	1,627,094,746.98	922,482,938.87	632,252.66	16,401,272.01	0.00	2,663,665.42	0.00	902,785,748.78	14,467,687.87	100%	100%		

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# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3

## Reconciliation Detail

SOURCE OF FUNDS		ALLOCATION OF FUNDS	
<b>Interest Funds Available</b>		<b>Scheduled Fees</b>	
Scheduled Interest	6,469,537.83	Credit Risk Manager Fee	12,492.24
Uncompensated PPIS	0.00	PMI Insurer Fee	182,675.15
Relief Act Interest Shortfall	(1,978.94)	Servicing Fee	378,200.06
Interest Adjustments	4,691.99	<b>Total Scheduled Fees:</b>	<u>573,367.45</u>
Realized Loss in Excess of Principal Balance	(134,204.00)	<b>Additional Fees, Expenses, etc.</b>	
<b>Total Interest Funds Available:</b>	<u>6,338,046.88</u>	Extraordinary Trust Fund Expenses	0.00
		Other Expenses	0.00
<b>Principal Funds Available</b>		<b>Total Additional Fees, Expenses, etc.:</b>	<u>0.00</u>
Scheduled Principal	632,252.66	<b>Distribution to Certificateholders</b>	
Curtailments	(475,051.31)	Interest Distribution	654,437.94
Prepayments in Full	6,939,026.54	Principal Distribution	17,033,524.67
Net Liquidation Proceeds	4,661,586.37	<b>Total Distribution to Certificateholders:</b>	<u>17,687,962.61</u>
Repurchased Principal	0.00	<b>Total Funds Allocated</b>	<u><u>18,261,330.06</u></u>
Substitution Principal	0.00		
Other Principal	0.00		
(Trailing Loss)/Recovery	154,111.70		
<b>Total Principal Funds Available:</b>	<u>11,911,925.96</u>		
<b>Other Funds Available</b>			
Cap Contract Amount	0.00		
Prepayment Penalties	11,357.22		
Other Charges	0.00		
<b>Total Other Funds Available:</b>	<u>11,357.22</u>		
<b>Total Funds Available</b>	<u><u>18,261,330.06</u></u>		

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**Citigroup Mortgage Loan Trust**  
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**Series 2006-WFHE3**



*Collateral Summary*

**ASSET CHARACTERISTICS**

	<u>Cut-Off</u>	<u>Prior</u>	<u>Current</u>
Aggregate Stated Principal Balance	1,627,094,846.98	922,483,038.87	902,785,848.78
Loan Count	10,926	6,342	6,218
Weighted Average Coupon Rate (WAC)	8.650968%	8.585018%	Not Available
Net Weighted Average Coupon Rate (Net WAC)	8.150968%	7.831137%	Not Available
Weighted Average Remaining Term (WART in months)	358	321	320

**AVAILABLE PRINCIPAL**

Scheduled Principal	632,252.66
Curtailments	(475,051.31)
Principal Prepayments	6,939,026.54
Net Liquidation Proceeds	4,661,586.37
Repurchased Principal	0.00
(Trailing Loss) / Income	154,111.70
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>11,911,925.96</b>
Current Realized Losses	7,939,375.83
Current Bankruptcy Losses	0.00
Trailing Loss / (Income)	(154,111.70)
Realized Loss in Excess of Liquidated Loan Balances	134,204.00
Cumulative Realized Losses	65,001,057.96

**AVAILABLE INTEREST**

Scheduled Interest	6,469,537.83
Additional Interest	4,691.99
Less: Servicing Fee	378,200.06
Credit Risk Manager Fee	12,492.24
PMI Insurer Fee	182,675.15
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	1,978.94
Realized Loss in Excess of Liquidated Loan Balances	134,204.00
<b>TOTAL AVAILABLE INTEREST</b>	<b>5,764,679.43</b>

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# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3



## Delinquency Information

	Less Than 30 Days	30-59 Days	60-89 Days	90+ Days	Totals
<b><u>Delinquency</u></b>					
Scheduled Principal Balance		54,115,417.65	38,951,934.58	63,913,805.56	156,981,157.79
Percentage of Total Pool Balance		5.9943%	4.3146%	7.0796%	17.3885%
Number of Loans		361	263	420	1,044
Percentage of Total Loans		5.8057%	4.2297%	6.7546%	16.7900%
<b><u>Bankruptcy</u></b>					
Scheduled Principal Balance	4,780,054.22	596,193.53	932,064.44	12,260,600.06	18,568,912.25
Percentage of Total Pool Balance	0.5295%	0.0660%	0.1032%	1.3581%	2.0568%
Number of Loans	35	6	11	86	138
Percentage of Total Loans	0.5629%	0.0965%	0.1769%	1.3831%	2.2194%
<b><u>Foreclosure</u></b>					
Scheduled Principal Balance	295,367.90	0.00	0.00	135,105,787.22	135,401,155.12
Percentage of Total Pool Balance	0.0327%	0.0000%	0.0000%	14.9654%	14.9981%
Number of Loans	2	0	0	709	711
Percentage of Total Loans	0.0322%	0.0000%	0.0000%	11.4024%	11.4345%
<b><u>REO</u></b>					
Scheduled Principal Balance		0.00	0.00	67,777,583.28	67,777,583.28
Percentage of Total Pool Balance		0.0000%	0.0000%	7.5076%	7.5076%
Number of Loans		0	0	381	381
Percentage of Total Loans		0.0000%	0.0000%	6.1274%	6.1274%
<b><u>Total</u></b>					
Scheduled Principal Balance	5,075,422.12	54,711,611.18	39,883,999.02	279,057,776.12	378,728,808.44
Percentage of Total Pool Balance	0.5622%	6.0603%	4.4179%	30.9107%	41.9511%
Number of Loans	37	367	274	1,596	2,274
Percentage of Total Loans	0.5950%	5.9022%	4.4066%	25.6674%	36.5712%
<b>Principal and Interest Advances</b>					
		6,627,883.50			



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# Citigroup Mortgage Loan Trust

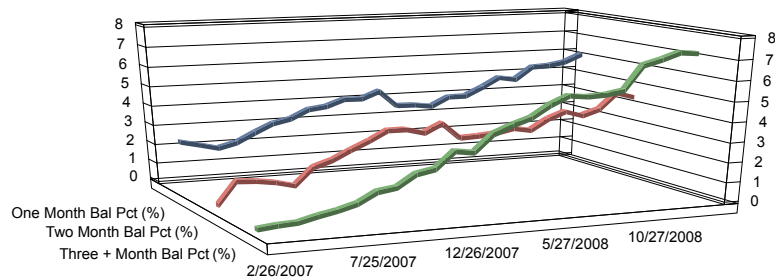
## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3

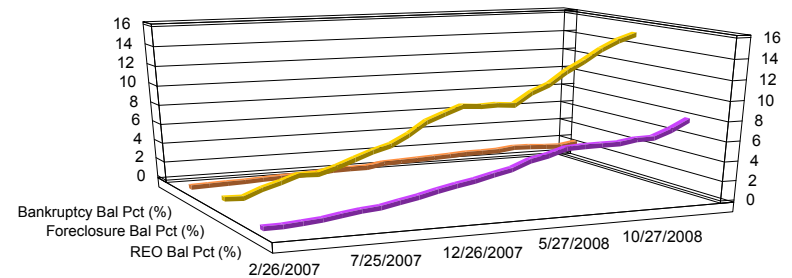
#### Historical Delinquency Information

Distribution Date	1 Month		2 Month		3 + Month		Bankruptcy		Foreclosure		REO		Total (2+, BK, FC & REO)	
	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt
01/26/2009	54,115,417.65 5.994%	361 5.8%	38,951,934.58 4.315%	263 4.2%	63,913,805.56 7.080%	420 6.8%	18,568,912.25 2.057%	138 2.2%	135,401,155.12 14.998%	711 11.4%	67,777,583.28 7.508%	381 6.1%	324,613,390.79 35.957%	1,913 30.8%
12/26/2008	51,876,876.20 5.624%	367 5.8%	42,021,509.38 4.555%	266 4.2%	65,933,664.36 7.147%	417 6.6%	16,259,824.23 1.763%	123 1.9%	132,968,796.50 14.414%	701 11.1%	61,005,441.66 6.613%	349 5.5%	318,189,236.13 34.493%	1,856 29.3%
11/25/2008	51,480,755.27 5.478%	339 5.2%	35,258,524.09 3.752%	236 3.7%	64,430,269.71 6.856%	398 6.2%	17,291,385.04 1.840%	126 1.9%	127,537,238.94 13.571%	688 10.6%	55,800,874.58 5.938%	316 4.9%	300,318,292.36 31.956%	1,764 27.3%
10/27/2008	52,251,075.80 5.430%	363 5.5%	33,534,468.15 3.485%	236 3.6%	63,685,557.84 6.618%	388 5.9%	18,646,376.07 1.938%	133 2.0%	119,926,810.08 12.463%	637 9.6%	56,746,847.18 5.897%	306 4.6%	292,540,059.32 30.401%	1,700 25.7%
09/25/2008	47,523,915.20 4.811%	334 4.9%	37,007,891.85 3.747%	230 3.4%	53,899,627.14 5.457%	335 4.9%	19,531,298.08 1.977%	145 2.1%	113,793,012.57 11.520%	601 8.8%	55,462,746.97 5.615%	300 4.4%	279,694,576.61 28.316%	1,611 23.7%
08/25/2008	50,289,391.20 4.949%	335 4.8%	34,678,057.52 3.413%	228 3.3%	53,888,783.87 5.303%	331 4.7%	17,888,251.32 1.760%	140 2.0%	104,256,370.29 10.260%	548 7.8%	56,942,882.49 5.604%	294 4.2%	267,654,345.49 26.341%	1,541 22.0%
07/25/2008	46,864,964.21 4.460%	323 4.5%	30,272,310.06 2.881%	186 2.6%	55,294,549.43 5.262%	345 4.8%	17,911,218.91 1.705%	136 1.9%	100,342,700.42 9.549%	523 7.2%	58,707,674.06 5.587%	298 4.1%	262,528,452.88 24.984%	1,488 20.5%
06/25/2008	43,735,568.76 4.057%	289 3.9%	32,753,512.82 3.038%	215 2.9%	57,732,626.61 5.355%	353 4.7%	17,959,696.99 1.666%	136 1.8%	90,444,384.17 8.389%	479 6.4%	59,207,584.68 5.492%	299 4.0%	258,097,805.27 23.940%	1,482 19.9%
05/27/2008	44,599,226.28 4.044%	291 3.8%	31,320,340.02 2.840%	203 2.7%	54,707,610.30 4.960%	361 4.7%	17,037,962.42 1.545%	124 1.6%	93,938,501.40 8.517%	484 6.4%	54,144,457.90 4.909%	282 3.7%	251,148,872.04 22.770%	1,454 19.1%
04/25/2008	40,689,172.25 3.606%	265 3.4%	31,051,811.42 2.752%	195 2.5%	49,624,215.61 4.397%	345 4.4%	16,483,301.57 1.461%	128 1.6%	95,305,009.23 8.445%	480 6.2%	51,121,507.27 4.530%	276 3.5%	243,585,845.10 21.585%	1,424 18.3%
03/25/2008	42,749,458.30 3.725%	271 3.4%	31,253,263.31 2.723%	213 2.7%	47,095,178.19 4.104%	343 4.3%	15,902,903.54 1.386%	118 1.5%	98,209,015.49 8.557%	507 6.4%	43,593,692.28 3.799%	240 3.0%	236,054,052.81 20.568%	1,421 17.8%

**Historical One, Two and Three Month Trend Chart**



**Historical BK, FC & REO Trend Chart**



Distribution Date: 01/26/2009  
Determination Date: 01/15/2009



# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3

## Standard Prepayment and Default Information

Payment Date	Wtd. Avg. Age (Months)	Current Collateral Balance	Scheduled Principal	Unscheduled Principal	Liquidation Principal	SMM	CPR	PSA	MDR	CDR	SDA
26-Jan-2009	29.09	902,785,848.78	632,252.66	19,064,937.43	12,600,962.20	2.068%	22.180%	381%	1.366%	15.215%	262%
26-Dec-2008	28.09	922,483,038.87	637,982.67	16,660,658.50	9,279,935.82	1.774%	19.329%	344%	0.987%	11.227%	200%
25-Nov-2008	27.09	939,781,680.04	641,417.06	21,841,905.28	11,675,536.21	2.271%	24.096%	445%	1.213%	13.627%	252%
27-Oct-2008	26.08	962,265,002.38	646,910.28	24,836,151.07	8,076,712.21	2.516%	26.346%	505%	0.818%	9.383%	180%
25-Sep-2008	25.08	987,748,063.73	660,773.19	27,701,653.03	8,888,963.72	2.728%	28.245%	563%	0.875%	10.007%	199%
25-Aug-2008	24.08	1,016,110,489.95	684,232.00	33,989,269.56	13,783,176.82	3.237%	32.621%	677%	1.312%	14.653%	304%
25-Jul-2008	23.08	1,050,783,991.51	699,868.77	26,602,428.33	13,006,208.67	2.469%	25.920%	561%	1.206%	13.554%	294%
25-Jun-2008	22.08	1,078,086,288.61	710,820.03	24,160,935.06	8,379,583.80	2.192%	23.353%	529%	0.760%	8.745%	198%
27-May-2008	21.08	1,102,958,043.70	720,990.44	24,800,574.43	9,460,258.51	2.199%	23.420%	555%	0.838%	9.609%	228%
25-Apr-2008	20.08	1,128,479,608.57	731,633.71	18,441,473.71	2,913,735.81	1.608%	17.677%	440%	0.254%	3.004%	75%
25-Mar-2008	19.08	1,147,652,715.99	735,592.63	20,599,980.17	5,086,508.02	1.763%	19.224%	504%	0.435%	5.098%	134%

SMM (Single Month Mortality) = (Beginning Balance - Ending Balance - Scheduled Principal) / (Beginning Balance - Scheduled Principal)

CPR (Constant Prepayment Rate) =  $1 - ((1 - \text{SMM})^{12})$

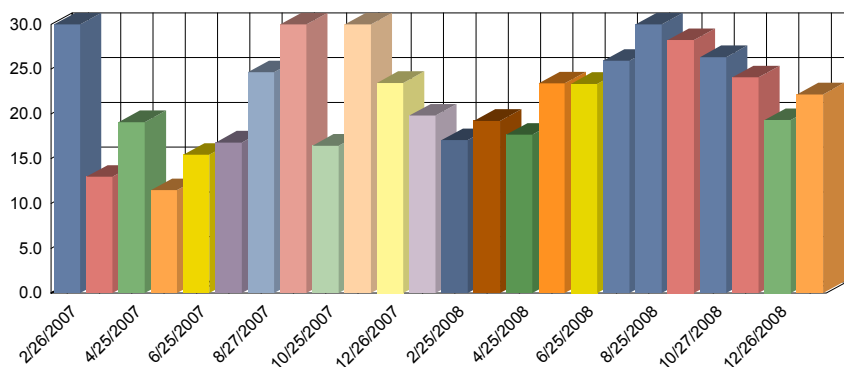
PSA (Public Securities Association) =  $\text{CPR} / (\min(.2\% * \text{Age}, 6\%))$

MDR (Monthly Default Rate) = Beginning Balance of Liquidated Asset / Total Beginning Balance

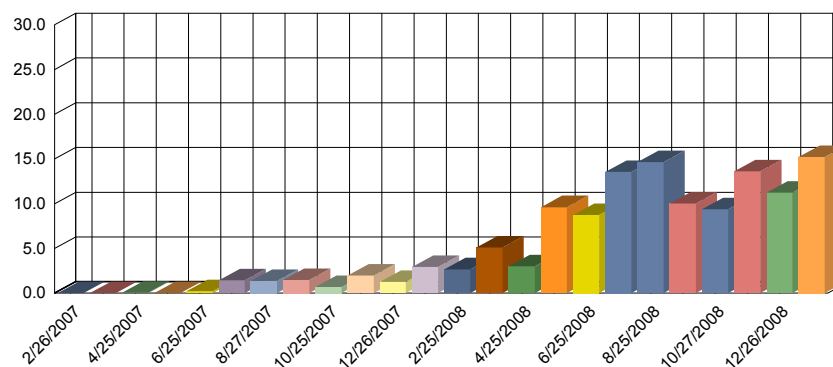
CDR (Conditional Default Rate) =  $1 - ((1 - \text{MDR})^{12})$

SDA (Standard Default Assumption) =  $\text{CDR} / (\min(.2\% * \text{Age}, 6\%))$

CPR



CDR



Distribution Date: 01/26/2009  
Determination Date: 01/15/2009

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**  
*Credit Enhancement*



<b>Overcollateralization and Trigger Information</b>			
<b>Overcollateralization Target Amount</b>		<b>28,474,159.82</b>	<b>3.1540%</b>
<b>Beginning Overcollateralization Amount</b>		<b>16,670,137.37</b>	
Overcollateralization Decrease Due to Realized Losses		(7,785,264.13)	
Overcollateralization Deficiency Amount	19,589,286.58		
Amount Available for Overcollateralization Increase	5,121,598.71		
Overcollateralization Increase Amount		5,121,598.71	
Excess Overcollateralization Amount	0.00		
Principal Available for Overcollateralization Reduction	11,911,925.96		
Overcollateralization Reduction Amount		0.00	
<b>Current Overcollateralization</b>		<b>14,006,471.95</b>	<b>1.5515%</b>
<b>Senior Enhancement Percentage</b>			<b>36.2896%</b>
<b>Are Stepdown Principal Distributions Allowed This Month?</b>			
<i>(Has the Stepdown Date Occurred and Are There No Trigger Events in Effect?)</i>			<b>No</b>
<b>Has the Stepdown Date Occurred?</b>			
<i>(Has the 3rd Anniversary Distribution Date Occurred and Does the Senior Enhancement Percentage Equal or Exceed the Target Percentage?)</i>			<b>No</b>
3rd Anniversary Distribution Date	25-Nov-2009		
Stepdown Date Senior Enhancement Percentage	37.7123%		
Senior Enhancement Target Percentage	43.3000%		
<b>Is a Trigger Event in Effect?</b>			
<i>(Is a Delinquency Trigger Event in Effect or Is a Cumulative Realized Loss Trigger in Effect?)</i>			<b>Yes</b>
<b>Is a Delinquency Trigger Event in Effect?</b>			
<i>(Does the Delinquency Percentage Exceed the Target Percentage?)</i>			<b>Yes</b>
Delinquency Percentage	35.3613%		
Target Percentage (36.95% of the Prior Senior Enhancement Percentage)	13.3315%		
<b>Is a Cumulative Realized Loss Trigger Event in Effect?</b>			
<i>(Does the Cumulative Loss Percentage Exceed the Target Percentage?)</i>			<b>Yes</b>
Cumulative Loss Percentage	3.9949%		
Target Percentage	1.2500%		

Distribution Date: 01/26/2009  
Determination Date: 01/15/2009

# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3



## Waterfall Detail

<b>DISTRIBUTIONS</b>	<b>Amount Distributed</b>	<b>Remaining Available Funds</b>
<b><u>Interest Remittance Funds</u></b>		5,764,679.43
Class A Certificates, the Senior Interest Distribution Amount	(313,019.11)	5,451,660.32
Class M-1 Interest Distribution Amount	(41,063.79)	5,410,596.53
Class M-2 Interest Distribution Amount	(49,167.02)	5,361,429.51
Class M-3 Interest Distribution Amount	(20,207.70)	5,341,221.81
Class M-4 Interest Distribution Amount	(20,037.90)	5,321,183.91
Class M-5 Interest Distribution Amount	(18,921.13)	5,302,262.78
Class M-6 Interest Distribution Amount	(15,489.16)	5,286,773.62
Class M-7 Interest Distribution Amount	(18,702.74)	5,268,070.88
Class M-8 Interest Distribution Amount	(19,583.89)	5,248,486.99
Class M-9 Interest Distribution Amount	(33,223.91)	5,215,263.08
Class M-10 Interest Distribution Amount	(52,036.33)	5,163,226.75
Class M-11 Interest Distribution Amount	(41,628.04)	5,121,598.71
Remaining Amount to Be Distributed as Net Monthly Excess Cashflow	(5,121,598.71)	0.00
<b><u>Principal Remittance Amount Less Any OC Reduction Amount</u></b>		11,911,925.96
Class A-1 Certificates	0.00	11,911,925.96
Class A-2 Certificates	(11,911,925.96)	0.00
Class A-3 Certificates	0.00	0.00
Class A-4 Certificates	0.00	0.00
Class M-1 Certificates	0.00	0.00
Class M-2 Certificates	0.00	0.00
Class M-3 Certificates	0.00	0.00
Class M-4 Certificates	0.00	0.00
Class M-5 Certificates	0.00	0.00
Class M-6 Certificates	0.00	0.00
Class M-7 Certificates	0.00	0.00
Class M-8 Certificates	0.00	0.00
Class M-9 Certificates	0.00	0.00
Class M-10 Certificates	0.00	0.00
Class M-11 Certificates	0.00	0.00

Distribution Date: 01/26/2009  
Determination Date: 01/15/2009

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



<b><u>Net Monthly Excess Cashflow</u></b>		5,121,598.71
Class A-1 Certificates	0.00	5,121,598.71
Class A-2 Certificates	(5,121,598.71)	0.00
Class A-3 Certificates	0.00	0.00
Class A-4 Certificates	0.00	0.00
Class M-1 Certificates	0.00	0.00
Class M-2 Certificates	0.00	0.00
Class M-3 Certificates	0.00	0.00
Class M-4 Certificates	0.00	0.00
Class M-5 Certificates	0.00	0.00
Class M-6 Certificates	0.00	0.00
Class M-7 Certificates	0.00	0.00
Class M-8 Certificates	0.00	0.00
Class M-9 Certificates	0.00	0.00
Class M-10 Certificates	0.00	0.00
Class M-11 Certificates	0.00	0.00
To the Mezzanine Certificates, Any Interest Carryforward Amounts	0.00	0.00
To the Mezzanine Certificates, the Related Allocated Realized Loss Amount	0.00	0.00
To the Net WAC Rate Carryover Reserve Account, Any Net WAC Rate Carryover Amounts	0.00	0.00
To the Swap Provider, Any Swap Termination Payments	0.00	0.00
To the Servicer, Any Reimbursement for Advances	0.00	0.00
To the Class CE Certificates, the Interest Distribution Amount	0.00	0.00
To the Class CE Certificates, the Overcollateralization Reduction Amount	0.00	0.00
To the Class R Certificates, Any Remaining Amounts	0.00	0.00
<b><u>Cap Account Beginning Balance</u></b>		0.00
Deposit of Cap Contract Amount	0.00	0.00
To the Senior Certificates any Undistributed Senior Distribution Amounts	0.00	0.00
To the Senior Certificates any Remaining OC Increase Amounts	0.00	0.00
To the M Certificates any Unreimbursed Allocated Realized Loss Amounts	0.00	0.00
To the Senior Certificates any Remaining Net WAC Rate Carryover Amounts	0.00	0.00
To the M Certificates any Remaining Net WAC Rate Carryover Amounts	0.00	0.00
Remaining Undistributed Amounts to Class CE	0.00	0.00
<b><u>Prepayment Penalties</u></b>		11,357.22
Class P Prepayment Penalties	(11,357.22)	0.00

Distribution Date: 01/26/2009  
Determination Date: 01/15/2009

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



Distribution of Class P Outstanding Certificate Principal Balance	0.00	0.00
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Distribution Date: 01/26/2009  
Determination Date: 01/15/2009

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



*Other Information*

**Cap Account Information**

Beginning Cap Account Balance	0.00
Deposits	0.00
Withdrawals	0.00
Ending Cap Account Balance	0.00

**Net WAC Rate Carryover Reserve Account Information**

Beginning Net WAC Rate Carryover Reserve Account Balance	0.00
Deposits	0.00
Withdrawals	0.00
Ending Net WAC Rate Carryover Reserve Account Balance	0.00

**Expenses**

Extraordinary Trust Fund Expenses	0.00
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**Rate Reset Information**

Current LIBOR	0.471250%
Next LIBOR	0.389380%

Distribution Date: 01/26/2009  
Determination Date: 01/15/2009

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



**Net WAC Rate Carryover Amount for Each Class of Certificates**

A-1 Net WAC Rate Carryover Amount	0.00
A-2 Net WAC Rate Carryover Amount	0.00
A-3 Net WAC Rate Carryover Amount	0.00
A-4 Net WAC Rate Carryover Amount	0.00
M-1 Net WAC Rate Carryover Amount	0.00
M-2 Net WAC Rate Carryover Amount	0.00
M-3 Net WAC Rate Carryover Amount	0.00
M-4 Net WAC Rate Carryover Amount	0.00
M-5 Net WAC Rate Carryover Amount	0.00
M-6 Net WAC Rate Carryover Amount	0.00
M-7 Net WAC Rate Carryover Amount	0.00
M-8 Net WAC Rate Carryover Amount	0.00
M-9 Net WAC Rate Carryover Amount	0.00
M-10 Net WAC Rate Carryover Amount	0.00
M-11 Net WAC Rate Carryover Amount	0.00

**Net WAC Rate Carryover Remaining Unpaid on Each Class of Certificates**

A-1 Unpaid Net WAC Rate Carryover Amount	0.00
A-2 Unpaid Net WAC Rate Carryover Amount	0.00
A-3 Unpaid Net WAC Rate Carryover Amount	0.00
A-4 Unpaid Net WAC Rate Carryover Amount	0.00
M-1 Unpaid Net WAC Rate Carryover Amount	0.00
M-2 Unpaid Net WAC Rate Carryover Amount	0.00
M-3 Unpaid Net WAC Rate Carryover Amount	0.00
M-4 Unpaid Net WAC Rate Carryover Amount	0.00
M-5 Unpaid Net WAC Rate Carryover Amount	0.00
M-6 Unpaid Net WAC Rate Carryover Amount	0.00
M-7 Unpaid Net WAC Rate Carryover Amount	0.00
M-8 Unpaid Net WAC Rate Carryover Amount	0.00
M-9 Unpaid Net WAC Rate Carryover Amount	0.00
M-10 Unpaid Net WAC Rate Carryover Amount	0.00
M-11 Unpaid Net WAC Rate Carryover Amount	0.00



Distribution Date: 01/26/2009  
Determination Date: 01/15/2009

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### LIQUIDATION LOSS DETAIL

Loan Number	Prior Loan Status	Next Due Date at Liquidation	Original Principal Balance	Unpaid Principal Balance at Liquidation	Scheduled Principal Balance at Liquidation	Current Realized Loss Amount	Subsequent Loss / (Recovery) Amount	Total Realized Loss Amount	Loss Severity
<b>Group 1</b>									
0000000152870051	Delinquent	05/01/2008	72,000.00	71,494.92	71,468.19	71,872.65	-	71,872.65	100.566%
0000000152926523	Delinquent	04/01/2008	162,400.00	159,557.92	158,121.26	90,476.24	-	90,476.24	57.220%
0000000153125604	Delinquent	04/01/2008	40,600.00	40,266.66	40,192.56	41,623.95	-	41,623.95	103.561%
0000000153242441	Delinquent	06/01/2008	45,320.00	44,927.54	44,844.10	46,751.06	-	46,751.06	104.252%
0000000153444096	Delinquent	06/01/2008	12,400.00	12,333.51	12,322.72	12,914.88	-	12,914.88	104.805%
0000000153492111	Delinquent	06/01/2008	70,800.00	69,982.61	69,899.21	72,440.51	-	72,440.51	103.636%
0000000153514914	Delinquent	10/01/2007	129,600.00	128,393.76	126,838.25	8,401.08	-	8,401.08	6.623%
0000000153594098	Delinquent	06/01/2008	14,000.00	13,867.26	13,851.66	14,557.97	-	14,557.97	105.099%
0000000153708847	Delinquent	04/01/2008	44,400.00	44,131.70	44,131.68	44,582.12	-	44,582.12	101.021%
0000000153709647	Delinquent	06/01/2008	81,500.00	80,802.83	80,707.48	83,543.52	-	83,543.52	103.514%
0000000153734017	Delinquent	06/01/2008	103,000.00	102,402.22	102,277.63	107,090.41	-	107,090.41	104.706%
0000000153742382	Delinquent	06/01/2008	93,580.00	92,627.76	92,495.30	95,448.51	-	95,448.51	103.193%
0000000153753108	Delinquent	06/01/2008	52,000.00	51,549.66	51,453.90	53,746.31	-	53,746.31	104.455%
0000000153805353	Delinquent	06/01/2008	27,900.00	27,664.90	27,636.85	28,928.18	-	28,928.18	104.672%
0000000153895925	Delinquent	06/01/2008	45,600.00	45,328.00	45,271.38	47,483.97	-	47,483.97	104.887%
0000000153897053	Delinquent	08/01/2007	200,000.00	198,368.95	196,302.69	166,324.72	-	166,324.72	84.729%
0000000153938261	Delinquent	05/01/2008	36,980.00	36,727.38	36,673.06	38,411.74	-	38,411.74	104.741%
0000000153948625	Delinquent	06/01/2008	21,200.00	21,051.21	21,027.36	21,868.14	-	21,868.14	103.999%
0000000153960463	Delinquent	06/01/2008	77,390.00	76,529.53	76,380.12	80,032.11	-	80,032.11	104.781%
0000000154000921	Delinquent	06/01/2008	11,260.00	11,172.08	11,158.05	11,665.80	-	11,665.80	104.551%
0000000154060032	Delinquent	09/01/2007	296,325.00	294,017.38	290,639.34	168,089.68	-	168,089.68	57.834%
0000000154180806	Delinquent	05/01/2008	56,000.00	55,646.88	55,570.65	58,233.69	-	58,233.69	104.792%
0000000154268395	Delinquent	06/01/2008	56,000.00	55,656.34	55,582.07	58,369.89	-	58,369.89	105.016%
0000000154291694	Delinquent	02/01/2008	26,000.00	25,869.94	25,869.94	26,284.06	-	26,284.06	101.601%
0000000154341994	Delinquent	06/01/2008	70,998.00	70,499.88	70,392.88	73,611.85	-	73,611.85	104.573%
0000000154455604	Delinquent	06/01/2008	125,400.00	124,303.34	124,072.09	129,196.16	-	129,196.16	104.130%

Distribution Date: 01/26/2009  
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# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3

#### Group 1

0000000154527378	Delinquent	06/01/2008	24,000.00	23,848.01	23,825.51	24,857.55	-	24,857.55	104.332%
0000000148181662	Bankruptcy	06/01/2008	65,250.00	64,376.70	64,252.09	67,119.33	-	67,119.33	104.462%
0000000154399067	Bankruptcy	06/01/2008	47,000.00	46,614.21	46,528.45	48,755.94	-	48,755.94	104.787%
0000000153265996	Foreclosure	07/01/2008	137,000.00	134,567.10	133,941.12	28,150.33	-	28,150.33	21.017%
0000000153312335	Foreclosure	01/01/2008	740,000.00	727,699.98	719,339.06	365,813.62	-	365,813.62	50.854%
0000000153346572	Foreclosure	03/01/2008	322,345.00	319,021.04	317,241.71	220,445.23	-	220,445.23	69.488%
0000000153757174	Foreclosure	12/01/2007	247,410.00	244,735.19	242,249.09	104,122.14	-	104,122.14	42.981%
0000000146004833	REO	03/01/2007	73,500.00	72,398.01	71,504.17	87,495.06	-	87,495.06	122.364%
0000000150885739	REO	11/01/2007	310,829.00	306,935.12	302,907.55	175,144.73	-	175,144.73	57.821%
0000000152430575	REO	01/01/2007	80,000.00	79,844.50	78,896.34	81,238.03	-	81,238.03	102.968%
0000000152523395	REO	02/01/2008	110,500.00	109,797.52	109,214.19	78,327.36	-	78,327.36	71.719%
0000000152761524	REO	12/01/2007	85,500.00	84,967.55	84,406.38	36,383.65	-	36,383.65	43.105%
0000000153167051	REO	09/01/2007	420,000.00	416,110.17	411,287.55	306,690.96	-	306,690.96	74.569%
0000000153337274	REO	09/01/2007	520,000.00	520,000.00	520,000.00	408,641.68	-	408,641.68	78.585%
0000000153377395	REO	01/01/2007	108,400.00	108,120.61	106,454.05	116,110.00	-	116,110.00	109.071%
0000000153392469	REO	11/01/2007	840,000.00	839,224.27	839,224.27	325,442.00	-	325,442.00	38.779%
0000000153414461	REO	10/01/2007	340,000.00	340,000.00	340,000.00	151,412.96	-	151,412.96	44.533%
0000000153457155	REO	12/01/2007	98,880.00	97,312.11	96,124.37	40,935.12	-	40,935.12	42.586%
0000000153475553	REO	08/01/2007	175,000.00	173,527.69	171,478.37	49,292.43	-	49,292.43	28.746%
0000000153518345	REO	07/01/2007	380,000.00	377,346.04	372,368.74	211,771.69	-	211,771.69	56.872%
0000000153556881	REO	12/01/2007	160,000.00	158,316.25	157,650.35	4,554.66	-	4,554.66	2.889%
0000000153671201	REO	12/01/2007	43,500.00	43,190.55	42,878.37	35,337.10	-	35,337.10	82.412%
0000000153683792	REO	06/01/2007	56,700.00	56,448.30	55,904.53	63,005.36	-	63,005.36	112.702%
0000000153784368	REO	09/01/2007	156,000.00	155,922.73	155,922.73	128,754.23	-	128,754.23	82.576%
0000000153816814	REO	05/01/2007	263,500.00	263,500.00	263,500.00	184,577.51	-	184,577.51	70.048%
0000000153826292	REO	08/01/2007	121,000.00	120,164.43	118,785.04	38,216.41	-	38,216.41	32.173%
0000000153882964	REO	11/01/2006	136,850.00	136,701.95	135,176.65	102,889.60	-	102,889.60	76.115%
0000000153902762	REO	03/01/2008	50,150.00	49,836.60	49,601.30	47,866.67	-	47,866.67	96.503%
0000000153927884	REO	02/01/2007	79,000.00	78,775.25	77,946.11	101,169.76	-	101,169.76	129.794%
0000000153957071	REO	02/01/2007	61,655.00	61,522.23	61,024.55	43,722.17	-	43,722.17	71.647%
0000000153969647	REO	02/01/2008	372,400.00	372,400.00	372,400.00	154,772.16	-	154,772.16	41.561%

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# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3



## Group 1

0000000153974407	REO	01/01/2008	141,600.00	139,750.08	138,285.87	84,442.73	-	84,442.73	61.064%
0000000154013692	REO	08/23/2007	104,405.00	103,703.31	102,791.24	80,440.98	-	80,440.98	78.257%
0000000154027429	REO	03/01/2008	132,240.00	130,387.84	129,312.81	101,099.47	-	101,099.47	78.182%
0000000154051007	REO	12/01/2007	312,000.00	308,676.38	305,549.22	191,747.78	-	191,747.78	62.755%
0000000154058267	REO	09/01/2007	100,000.00	99,379.71	98,495.92	92,164.44	-	92,164.44	93.572%
0000000154072169	REO	08/01/2007	257,500.00	256,258.29	253,915.71	171,860.37	-	171,860.37	67.684%
0000000154079537	REO	06/01/2007	612,000.00	608,867.59	601,615.79	441,563.56	-	441,563.56	73.396%
0000000154118038	REO	09/01/2007	68,000.00	67,459.41	66,701.55	68,943.64	-	68,943.64	103.361%
0000000154119028	REO	06/01/2007	66,500.00	66,233.29	65,810.67	16,787.38	-	16,787.38	25.509%
0000000154152763	REO	02/01/2007	264,000.00	263,124.79	259,231.21	119,538.20	-	119,538.20	46.113%
0000000154259584	REO	07/01/2007	49,875.00	49,717.68	49,368.47	20,630.39	-	20,630.39	41.789%
0000000154303788	REO	06/01/2007	81,000.00	80,587.24	79,807.28	101,950.81	-	101,950.81	127.746%
0000000154345607	REO	06/01/2007	96,000.00	95,309.45	93,753.23	39,339.14	-	39,339.14	41.960%
0000000154390298	REO	08/01/2007	240,000.00	238,167.88	234,847.03	205,103.99	-	205,103.99	87.335%
0000000154391452	REO	05/01/2008	220,000.00	216,275.47	214,778.92	90,421.17	-	90,421.17	42.100%
0000000154401988	REO	02/01/2008	59,872.00	59,357.37	59,002.95	44,134.80	-	44,134.80	74.801%
0000000154424964	REO	07/01/2007	358,000.00	355,924.85	351,911.04	98,959.33	-	98,959.33	28.121%
0000000154446504	REO	04/01/2007	19,500.00	19,425.66	19,182.09	19,172.17	-	19,172.17	99.948%
0000000154488142	REO	02/01/2008	189,000.00	188,938.97	188,938.97	124,482.27	-	124,482.27	65.885%
0000000154544886	REO	07/01/2007	365,750.00	363,245.05	357,836.12	159,640.75	-	159,640.75	44.613%
0000000154684872	REO	03/01/2007	450,000.00	448,719.78	442,613.05	316,191.82	-	316,191.82	71.438%
0000000149055154	N/A - Prior Liquidation	-	66,500.00	-	-	-	(250.00)	(250.00)	-
0000000150941474	N/A - Prior Liquidation	-	109,250.00	-	-	-	(36,511.25)	(36,511.25)	-
0000000152761367	N/A - Prior Liquidation	-	63,000.00	-	-	-	(105.00)	(105.00)	-
0000000153052758	N/A - Prior Liquidation	-	29,950.00	-	-	-	95.00	95.00	-
0000000153074976	N/A - Prior Liquidation	-	441,000.00	-	-	-	400.00	400.00	-
0000000153311097	N/A - Prior Liquidation	-	579,000.00	-	-	-	(1,267.28)	(1,267.28)	-
0000000153387329	N/A - Prior Liquidation	-	259,500.00	-	-	-	(1,274.06)	(1,274.06)	-
0000000153447396	N/A - Prior Liquidation	-	54,000.00	-	-	-	(481.79)	(481.79)	-
0000000153551726	N/A - Prior Liquidation	-	20,300.00	-	-	-	(212.58)	(212.58)	-
0000000153582945	N/A - Prior Liquidation	-	133,000.00	-	-	-	400.00	400.00	-

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# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### Group 1

0000000153589148	N/A - Prior Liquidation	-	18,225.00	-	-	-	(176.42)	(176.42)	-
0000000153592373	N/A - Prior Liquidation	-	118,800.00	-	-	-	400.00	400.00	-
0000000153638226	N/A - Prior Liquidation	-	25,000.00	-	-	-	(232.45)	(232.45)	-
0000000153658281	N/A - Prior Liquidation	-	404,347.00	-	-	-	(969.63)	(969.63)	-
0000000153660691	N/A - Prior Liquidation	-	185,250.00	-	-	-	190.00	190.00	-
0000000153669577	N/A - Prior Liquidation	-	121,837.00	-	-	-	130.00	130.00	-
0000000153682968	N/A - Prior Liquidation	-	68,000.00	-	-	-	(130.73)	(130.73)	-
0000000153736038	N/A - Prior Liquidation	-	210,900.00	-	-	-	(2,715.80)	(2,715.80)	-
0000000153752126	N/A - Prior Liquidation	-	67,400.00	-	-	-	115.00	115.00	-
0000000153768155	N/A - Prior Liquidation	-	123,900.00	-	-	-	250.00	250.00	-
0000000153769617	N/A - Prior Liquidation	-	340,000.00	-	-	-	(143.99)	(143.99)	-
0000000153790258	N/A - Prior Liquidation	-	57,000.00	-	-	-	(110.61)	(110.61)	-
0000000153891338	N/A - Prior Liquidation	-	220,000.00	-	-	-	(1,664.18)	(1,664.18)	-
0000000153893011	N/A - Prior Liquidation	-	176,700.00	-	-	-	(1,377.04)	(1,377.04)	-
0000000153939657	N/A - Prior Liquidation	-	17,637.00	-	-	-	(138.46)	(138.46)	-
0000000153963491	N/A - Prior Liquidation	-	494,000.00	-	-	-	(751.07)	(751.07)	-
0000000154019764	N/A - Prior Liquidation	-	106,200.00	-	-	-	(15.44)	(15.44)	-
0000000154047559	N/A - Prior Liquidation	-	56,000.00	-	-	-	95.00	95.00	-
0000000154073985	N/A - Prior Liquidation	-	119,000.00	-	-	-	(510.77)	(510.77)	-
0000000154079719	N/A - Prior Liquidation	-	410,000.00	-	-	-	(365.37)	(365.37)	-
0000000154089338	N/A - Prior Liquidation	-	158,000.00	-	-	-	(614.34)	(614.34)	-
0000000154137889	N/A - Prior Liquidation	-	118,750.00	-	-	-	(971.10)	(971.10)	-
0000000154216162	N/A - Prior Liquidation	-	19,000.00	-	-	-	(375.13)	(375.13)	-
0000000154231484	N/A - Prior Liquidation	-	464,000.00	-	-	-	(378.30)	(378.30)	-
0000000154260251	N/A - Prior Liquidation	-	57,714.00	-	-	-	(2,267.55)	(2,267.55)	-
0000000154291033	N/A - Prior Liquidation	-	14,522.00	-	-	-	(1,062.65)	(1,062.65)	-
0000000154367064	N/A - Prior Liquidation	-	26,400.00	-	-	-	(275.95)	(275.95)	-
0000000154380646	N/A - Prior Liquidation	-	94,050.00	-	-	-	(100,472.16)	(100,472.16)	-
0000000154405773	N/A - Prior Liquidation	-	280,000.00	-	-	-	35.00	35.00	-
0000000154420046	N/A - Prior Liquidation	-	503,500.00	-	-	-	(977.35)	(977.35)	-
0000000154494652	N/A - Prior Liquidation	-	97,200.00	-	-	-	1,086.38	1,086.38	-

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**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



**Group 1**

0000000154501233	N/A - Prior Liquidation	-	156,750.00	-	-	-	(473.04)	(473.04)	-
0000000154512644	N/A - Prior Liquidation	-	282,000.00	-	-	-	(110.61)	(110.61)	-
0000000154588057	N/A - Prior Liquidation	-	143,920.00	-	-	-	74.02	74.02	-
<b>TOTALS</b>			20,297,766.00	12,697,908.36	12,600,962.20	8,073,579.83	(154,111.70)	7,919,468.13	64.071%

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**Citigroup Mortgage Loan Trust**  
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**Series 2006-WFHE3**



<b>REO DETAIL</b>							
Loan Number	Group No.	State	REO Acquisition Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance	REO Book Value
0000000153603204	1	MI	Not Available	135,850.00	Not Available	132,896.54	Not Available
0000000153606868	1	TX	Not Available	116,000.00	Not Available	115,959.64	Not Available
0000000153632336	1	FL	Not Available	161,000.00	Not Available	157,496.55	Not Available
0000000153660295	1	IL	Not Available	209,592.00	Not Available	205,699.48	Not Available
0000000153664701	1	MO	Not Available	74,100.00	Not Available	77,118.47	Not Available
0000000153773528	1	IN	Not Available	150,875.00	Not Available	148,444.05	Not Available
0000000153773825	1	MI	Not Available	117,000.00	Not Available	114,174.07	Not Available
0000000153815444	1	IN	Not Available	93,100.00	Not Available	91,225.93	Not Available
0000000153815626	1	MI	Not Available	67,450.00	Not Available	65,999.33	Not Available
0000000153871942	1	OH	Not Available	118,915.00	Not Available	117,113.34	Not Available
0000000153926175	1	FL	Not Available	130,410.00	Not Available	130,409.30	Not Available
0000000153654132	1	WA	Not Available	165,600.00	Not Available	161,787.01	Not Available
0000000153657408	1	MN	Not Available	78,440.00	Not Available	76,977.81	Not Available
0000000153783857	1	CT	Not Available	522,000.00	Not Available	510,932.27	Not Available
0000000153787833	1	CA	Not Available	499,500.00	Not Available	499,026.48	Not Available
0000000153788393	1	AZ	Not Available	160,000.00	Not Available	156,839.26	Not Available
0000000153790076	1	CA	Not Available	327,250.00	Not Available	327,200.00	Not Available
0000000153809413	1	CA	Not Available	324,000.00	Not Available	324,000.00	Not Available
0000000153822036	1	KS	Not Available	107,550.00	Not Available	105,227.57	Not Available
0000000153839188	1	CA	Not Available	250,000.00	Not Available	249,939.48	Not Available
0000000153855929	1	OH	Not Available	71,250.00	Not Available	70,022.14	Not Available
0000000153860119	1	MO	Not Available	72,000.00	Not Available	70,595.01	Not Available
0000000154060487	1	NV	Not Available	268,000.00	Not Available	268,000.00	Not Available
0000000154067037	1	MI	Not Available	107,920.00	Not Available	106,375.62	Not Available
0000000154067821	1	AL	Not Available	65,110.00	Not Available	63,947.99	Not Available

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**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000154071278	1	FL	Not Available	250,000.00	Not Available	245,489.04	Not Available
0000000154076673	1	WI	Not Available	96,050.00	Not Available	94,426.67	Not Available
0000000154095954	1	PA	Not Available	60,800.00	Not Available	59,951.25	Not Available
0000000154117089	1	MN	Not Available	161,200.00	Not Available	158,315.71	Not Available
0000000154120075	1	MD	Not Available	256,000.00	Not Available	250,240.10	Not Available
0000000154123087	1	MO	Not Available	45,000.00	Not Available	44,104.04	Not Available
0000000154125942	1	CA	Not Available	280,000.00	Not Available	275,458.29	Not Available
0000000154128763	1	OH	Not Available	102,000.00	Not Available	100,324.50	Not Available
0000000154135172	1	VA	Not Available	123,200.00	Not Available	120,736.28	Not Available
0000000154159156	1	CA	Not Available	380,000.00	Not Available	380,000.00	Not Available
0000000154196992	1	GA	Not Available	72,000.00	Not Available	70,690.11	Not Available
0000000154199608	1	WV	Not Available	38,000.00	Not Available	37,533.30	Not Available
0000000154201719	1	KS	Not Available	142,000.00	Not Available	139,708.77	Not Available
0000000154204986	1	OH	Not Available	57,000.00	Not Available	56,505.62	Not Available
0000000154206734	1	KS	Not Available	97,627.00	Not Available	95,368.41	Not Available
0000000154214589	1	MN	Not Available	155,000.00	Not Available	152,186.92	Not Available
0000000154232573	1	TX	Not Available	270,000.00	Not Available	266,496.68	Not Available
0000000154254163	1	VA	Not Available	249,000.00	Not Available	249,000.00	Not Available
0000000154278071	1	WI	Not Available	85,500.00	Not Available	83,672.15	Not Available
0000000154320519	1	TN	Not Available	60,000.00	Not Available	58,776.78	Not Available
0000000152407201	1	AZ	Not Available	126,320.00	Not Available	126,320.00	Not Available
0000000152694469	1	IL	Not Available	274,500.00	Not Available	269,691.87	Not Available
0000000152830022	1	WI	Not Available	103,700.00	Not Available	102,292.73	Not Available
0000000152922837	1	FL	Not Available	292,500.00	Not Available	284,771.37	Not Available
0000000153094529	1	FL	Not Available	132,097.00	Not Available	129,954.26	Not Available
0000000153141601	1	FL	Not Available	83,120.00	Not Available	81,151.34	Not Available
0000000153174016	1	MO	Not Available	87,550.00	Not Available	85,520.41	Not Available
0000000153185939	1	LA	Not Available	55,200.00	Not Available	54,054.03	Not Available
0000000153258074	1	CA	Not Available	200,000.00	Not Available	194,577.43	Not Available
0000000153294913	1	FL	Not Available	128,900.00	Not Available	126,110.35	Not Available

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**Citigroup Mortgage Loan Trust**  
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0000000153352992	1	CA	Not Available	230,000.00	Not Available	223,941.11	Not Available
0000000153357553	1	IL	Not Available	205,000.00	Not Available	202,196.46	Not Available
0000000153406129	1	IL	Not Available	65,075.00	Not Available	64,309.14	Not Available
0000000153469853	1	MD	Not Available	261,900.00	Not Available	261,899.66	Not Available
0000000153521323	1	WI	Not Available	129,000.00	Not Available	126,801.72	Not Available
0000000153763792	1	WY	Not Available	292,500.00	Not Available	288,037.01	Not Available
0000000153903232	1	WI	Not Available	113,310.00	Not Available	111,733.28	Not Available
0000000153903463	1	AZ	Not Available	82,000.00	Not Available	80,124.32	Not Available
0000000153983044	1	NC	Not Available	185,725.00	Not Available	193,040.58	Not Available
0000000153983879	1	FL	Not Available	115,900.00	Not Available	113,811.02	Not Available
0000000153984729	1	TX	Not Available	36,800.00	Not Available	36,152.22	Not Available
0000000154112833	1	MN	Not Available	166,500.00	Not Available	163,396.36	Not Available
0000000148054877	1	WI	Not Available	80,750.00	Not Available	78,981.94	Not Available
0000000150423119	1	OH	Not Available	63,000.00	Not Available	61,469.70	Not Available
0000000151094828	1	SC	Not Available	63,000.00	Not Available	57,459.10	Not Available
0000000152288551	1	MN	Not Available	93,585.00	Not Available	91,959.77	Not Available
0000000152508362	1	MD	Not Available	408,500.00	Not Available	401,125.24	Not Available
0000000152935896	1	SC	Not Available	217,800.00	Not Available	212,880.78	Not Available
0000000152982831	1	WI	Not Available	139,500.00	Not Available	136,819.33	Not Available
0000000150648491	1	MO	Not Available	144,669.00	Not Available	141,814.36	Not Available
0000000150971018	1	IN	Not Available	66,500.00	Not Available	65,459.84	Not Available
0000000151757622	1	OK	Not Available	54,000.00	Not Available	52,773.14	Not Available
0000000152033064	1	FL	Not Available	184,000.00	Not Available	178,989.61	Not Available
0000000152172524	1	PA	Not Available	165,300.00	Not Available	162,809.33	Not Available
0000000152590204	1	WI	Not Available	157,500.00	Not Available	155,059.73	Not Available
0000000152742508	1	FL	Not Available	180,000.00	Not Available	176,299.09	Not Available
0000000152757431	1	FL	Not Available	225,360.00	Not Available	220,037.83	Not Available
0000000152760112	1	TN	Not Available	161,600.00	Not Available	157,819.09	Not Available
0000000152801676	1	MD	Not Available	131,835.00	Not Available	129,465.63	Not Available
0000000152802252	1	IN	Not Available	45,125.00	Not Available	44,489.94	Not Available



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**Citigroup Mortgage Loan Trust**  
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0000000152900734	1	CA	Not Available	162,000.00	Not Available	162,000.00	Not Available
0000000152940573	1	PA	Not Available	64,000.00	Not Available	63,033.71	Not Available
0000000152961967	1	IN	Not Available	156,750.00	Not Available	154,441.42	Not Available
0000000152979175	1	MI	Not Available	78,850.00	Not Available	77,849.27	Not Available
0000000153011309	1	GA	Not Available	188,010.00	Not Available	188,010.00	Not Available
0000000153072301	1	MN	Not Available	148,000.00	Not Available	144,893.80	Not Available
0000000153080528	1	FL	Not Available	238,500.00	Not Available	234,212.22	Not Available
0000000153144662	1	MD	Not Available	300,800.00	Not Available	293,875.41	Not Available
0000000153176151	1	CA	Not Available	238,400.00	Not Available	238,377.77	Not Available
0000000153239587	1	MD	Not Available	299,000.00	Not Available	292,775.72	Not Available
0000000153258967	1	MO	Not Available	57,800.00	Not Available	56,649.31	Not Available
0000000153269857	1	OH	Not Available	88,000.00	Not Available	88,000.00	Not Available
0000000153295118	1	NV	Not Available	275,000.00	Not Available	268,561.02	Not Available
0000000153317706	1	CA	Not Available	495,334.00	Not Available	493,967.28	Not Available
0000000153344114	1	PA	Not Available	175,500.00	Not Available	171,747.20	Not Available
0000000153353065	1	CA	Not Available	246,500.00	Not Available	240,895.40	Not Available
0000000153391339	1	VA	Not Available	283,200.00	Not Available	283,864.24	Not Available
0000000153402862	1	MI	Not Available	57,800.00	Not Available	57,252.98	Not Available
0000000153428925	1	KY	Not Available	86,400.00	Not Available	85,027.70	Not Available
0000000153436605	1	MN	Not Available	66,500.00	Not Available	65,581.29	Not Available
0000000153438601	1	AZ	Not Available	316,003.00	Not Available	316,003.00	Not Available
0000000153440557	1	IL	Not Available	136,000.00	Not Available	133,754.42	Not Available
0000000153454764	1	CA	Not Available	348,500.00	Not Available	348,500.00	Not Available
0000000153462577	1	WI	Not Available	147,250.00	Not Available	144,665.10	Not Available
0000000153464409	1	TX	Not Available	344,150.00	Not Available	337,040.32	Not Available
0000000153476395	1	NC	Not Available	138,700.00	Not Available	136,365.94	Not Available
0000000153497698	1	GA	Not Available	148,750.00	Not Available	146,433.21	Not Available
0000000153509534	1	MN	Not Available	125,400.00	Not Available	123,165.04	Not Available
0000000153525316	1	KY	Not Available	83,200.00	Not Available	81,762.81	Not Available
0000000153532171	1	GA	Not Available	97,600.00	Not Available	95,563.80	Not Available

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**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000153532882	1	NC	Not Available	138,700.00	Not Available	142,201.46	Not Available
0000000153550355	1	TX	Not Available	44,000.00	Not Available	43,610.87	Not Available
0000000153551627	1	NJ	Not Available	453,000.00	Not Available	444,383.14	Not Available
0000000153551668	1	FL	Not Available	132,000.00	Not Available	129,938.84	Not Available
0000000153575782	1	MA	Not Available	192,000.00	Not Available	188,619.57	Not Available
0000000153578562	1	OH	Not Available	36,000.00	Not Available	35,439.30	Not Available
0000000153578828	1	MI	Not Available	114,400.00	Not Available	112,426.37	Not Available
0000000153585278	1	MI	Not Available	100,800.00	Not Available	98,600.10	Not Available
0000000153594882	1	WI	Not Available	137,700.00	Not Available	135,293.83	Not Available
0000000153669312	1	TX	Not Available	119,700.00	Not Available	118,015.56	Not Available
0000000153672894	1	MI	Not Available	56,700.00	Not Available	55,884.60	Not Available
0000000153674866	1	CA	Not Available	178,400.00	Not Available	173,811.32	Not Available
0000000153678487	1	MN	Not Available	128,700.00	Not Available	126,136.38	Not Available
0000000153679147	1	CO	Not Available	95,997.00	Not Available	94,306.74	Not Available
0000000153687348	1	VA	Not Available	129,500.00	Not Available	126,887.80	Not Available
0000000153689773	1	MI	Not Available	44,175.00	Not Available	43,503.24	Not Available
0000000153690672	1	NV	Not Available	223,000.00	Not Available	228,403.27	Not Available
0000000153694112	1	AZ	Not Available	80,800.00	Not Available	79,319.40	Not Available
0000000153703152	1	OH	Not Available	135,920.00	Not Available	133,920.90	Not Available
0000000153703558	1	WI	Not Available	96,000.00	Not Available	93,873.33	Not Available
0000000153705025	1	IA	Not Available	78,500.00	Not Available	77,485.88	Not Available
0000000153707476	1	CA	Not Available	150,000.00	Not Available	150,000.00	Not Available
0000000153708854	1	MI	Not Available	139,175.00	Not Available	136,945.09	Not Available
0000000153722608	1	MN	Not Available	180,000.00	Not Available	176,081.23	Not Available
0000000153726484	1	MI	Not Available	112,500.00	Not Available	119,719.54	Not Available
0000000153729587	1	FL	Not Available	294,500.00	Not Available	289,395.42	Not Available
0000000153732714	1	WI	Not Available	174,900.00	Not Available	172,388.69	Not Available
0000000153734983	1	OH	Not Available	74,100.00	Not Available	73,298.00	Not Available
0000000153736582	1	MI	Not Available	164,350.00	Not Available	161,704.51	Not Available
0000000153739024	1	GA	Not Available	200,000.00	Not Available	196,992.64	Not Available

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**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000153746201	1	MI	Not Available	70,000.00	Not Available	68,741.74	Not Available
0000000153746649	1	NV	Not Available	256,500.00	Not Available	251,922.78	Not Available
0000000153750054	1	WA	Not Available	107,100.00	Not Available	111,173.91	Not Available
0000000153754247	1	FL	Not Available	165,000.00	Not Available	162,094.86	Not Available
0000000153756192	1	GA	Not Available	87,500.00	Not Available	86,317.24	Not Available
0000000153758149	1	IL	Not Available	157,500.00	Not Available	154,412.89	Not Available
0000000153759378	1	AZ	Not Available	211,500.00	Not Available	206,662.61	Not Available
0000000153761424	1	VA	Not Available	133,000.00	Not Available	131,092.56	Not Available
0000000153763768	1	OH	Not Available	90,000.00	Not Available	88,134.90	Not Available
0000000153767496	1	IL	Not Available	160,000.00	Not Available	157,182.27	Not Available
0000000153767728	1	IL	Not Available	67,200.00	Not Available	65,256.50	Not Available
0000000153885231	1	MI	Not Available	128,000.00	Not Available	125,671.47	Not Available
0000000153886551	1	MD	Not Available	260,000.00	Not Available	255,258.80	Not Available
0000000153886569	1	VA	Not Available	434,900.00	Not Available	428,725.01	Not Available
0000000153887518	1	MO	Not Available	57,700.00	Not Available	56,886.81	Not Available
0000000153900485	1	VA	Not Available	130,500.00	Not Available	127,641.37	Not Available
0000000153933445	1	IL	Not Available	184,702.00	Not Available	181,314.26	Not Available
0000000153936307	1	OH	Not Available	71,250.00	Not Available	69,875.54	Not Available
0000000153939293	1	MI	Not Available	40,850.00	Not Available	40,478.78	Not Available
0000000153948203	1	MO	Not Available	110,200.00	Not Available	108,804.88	Not Available
0000000153950431	1	MI	Not Available	125,000.00	Not Available	122,697.83	Not Available
0000000153954169	1	NC	Not Available	50,400.00	Not Available	51,475.11	Not Available
0000000153955828	1	TX	Not Available	280,000.00	Not Available	275,069.25	Not Available
0000000153961891	1	TN	Not Available	142,200.00	Not Available	139,825.06	Not Available
0000000153963699	1	CA	Not Available	185,600.00	Not Available	180,754.95	Not Available
0000000153966478	1	OH	Not Available	78,850.00	Not Available	77,522.78	Not Available
0000000153971213	1	CA	Not Available	384,750.00	Not Available	377,011.56	Not Available
0000000153973003	1	CA	Not Available	283,200.00	Not Available	283,200.00	Not Available
0000000153987219	1	NC	Not Available	118,900.00	Not Available	117,119.57	Not Available
0000000154029946	1	MA	Not Available	285,000.00	Not Available	280,690.86	Not Available

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**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000154041685	1	FL	Not Available	82,800.00	Not Available	81,294.11	Not Available
0000000153629639	1	MS	Not Available	55,250.00	Not Available	54,177.96	Not Available
0000000153634308	1	AZ	Not Available	444,000.00	Not Available	435,981.71	Not Available
0000000153636949	1	MD	Not Available	498,750.00	Not Available	492,400.29	Not Available
0000000153640396	1	NC	Not Available	152,000.00	Not Available	157,731.36	Not Available
0000000153652953	1	MI	Not Available	113,000.00	Not Available	111,623.31	Not Available
0000000153663141	1	PA	Not Available	20,000.00	Not Available	19,703.34	Not Available
0000000153671326	1	AZ	Not Available	214,472.00	Not Available	209,847.74	Not Available
0000000153684428	1	CA	Not Available	272,000.00	Not Available	271,912.55	Not Available
0000000153702014	1	MI	Not Available	166,900.00	Not Available	164,484.51	Not Available
0000000153703459	1	CA	Not Available	135,000.00	Not Available	132,647.48	Not Available
0000000153710942	1	PA	Not Available	104,400.00	Not Available	102,740.62	Not Available
0000000153716741	1	AK	Not Available	194,750.00	Not Available	190,235.31	Not Available
0000000153725163	1	AZ	Not Available	178,400.00	Not Available	178,400.00	Not Available
0000000153734033	1	MI	Not Available	20,800.00	Not Available	20,499.85	Not Available
0000000153738026	1	CA	Not Available	620,500.00	Not Available	609,140.28	Not Available
0000000153759493	1	ND	Not Available	30,400.00	Not Available	29,909.56	Not Available
0000000153791843	1	OH	Not Available	67,500.00	Not Available	66,700.85	Not Available
0000000153816624	1	MI	Not Available	123,600.00	Not Available	120,678.55	Not Available
0000000153827647	1	FL	Not Available	174,250.00	Not Available	171,870.29	Not Available
0000000153833066	1	FL	Not Available	180,000.00	Not Available	176,846.26	Not Available
0000000153835392	1	GA	Not Available	165,000.00	Not Available	163,163.13	Not Available
0000000153846878	1	CA	Not Available	409,500.00	Not Available	402,958.32	Not Available
0000000153853015	1	NY	Not Available	343,900.00	Not Available	338,388.25	Not Available
0000000153865092	1	NV	Not Available	294,400.00	Not Available	294,284.77	Not Available
0000000153870258	1	MI	Not Available	104,000.00	Not Available	101,757.96	Not Available
0000000153873013	1	NY	Not Available	59,500.00	Not Available	54,327.14	Not Available
0000000153906706	1	FL	Not Available	467,500.00	Not Available	457,306.20	Not Available
0000000153912225	1	CA	Not Available	532,500.00	Not Available	532,500.00	Not Available
0000000153916424	1	GA	Not Available	52,250.00	Not Available	51,436.41	Not Available

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**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000153919923	1	OR	Not Available	211,500.00	Not Available	208,092.20	Not Available
0000000153923719	1	CA	Not Available	279,000.00	Not Available	278,897.72	Not Available
0000000153931944	1	MI	Not Available	68,000.00	Not Available	67,070.57	Not Available
0000000153935242	1	ID	Not Available	119,000.00	Not Available	117,096.53	Not Available
0000000153937867	1	MI	Not Available	116,803.00	Not Available	115,078.74	Not Available
0000000153944558	1	GA	Not Available	135,000.00	Not Available	132,599.75	Not Available
0000000153944723	1	NV	Not Available	236,000.00	Not Available	231,071.52	Not Available
0000000153947114	1	IN	Not Available	71,920.00	Not Available	70,690.26	Not Available
0000000153954185	1	KS	Not Available	131,250.00	Not Available	129,334.87	Not Available
0000000153968136	1	MI	Not Available	128,250.00	Not Available	126,216.90	Not Available
0000000153975131	1	FL	Not Available	361,000.00	Not Available	354,512.21	Not Available
0000000153988712	1	CA	Not Available	229,600.00	Not Available	229,559.74	Not Available
0000000153989306	1	FL	Not Available	175,920.00	Not Available	172,389.60	Not Available
0000000153991633	1	OK	Not Available	38,250.00	Not Available	35,083.49	Not Available
0000000153992862	1	MN	Not Available	148,000.00	Not Available	144,486.13	Not Available
0000000154000301	1	WI	Not Available	136,800.00	Not Available	134,142.54	Not Available
0000000154005771	1	AZ	Not Available	164,000.00	Not Available	160,506.43	Not Available
0000000154026397	1	TN	Not Available	58,520.00	Not Available	57,667.77	Not Available
0000000154026405	1	FL	Not Available	43,980.00	Not Available	43,627.44	Not Available
0000000154027338	1	IL	Not Available	186,200.00	Not Available	182,738.86	Not Available
0000000154028898	1	GA	Not Available	149,260.00	Not Available	145,632.94	Not Available
0000000154035158	1	TX	Not Available	251,750.00	Not Available	247,317.58	Not Available
0000000154041354	1	NV	Not Available	252,000.00	Not Available	251,999.58	Not Available
0000000154063002	1	CA	Not Available	220,000.00	Not Available	220,000.00	Not Available
0000000154063762	1	NV	Not Available	238,000.00	Not Available	232,818.00	Not Available
0000000154079644	1	CA	Not Available	499,950.00	Not Available	499,950.00	Not Available
0000000154080386	1	MI	Not Available	100,700.00	Not Available	99,087.17	Not Available
0000000154083562	1	NV	Not Available	360,000.00	Not Available	359,980.69	Not Available
0000000154096846	1	AZ	Not Available	155,600.00	Not Available	152,453.02	Not Available
0000000154099758	1	FL	Not Available	185,000.00	Not Available	181,675.13	Not Available

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**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000154123442	1	FL	Not Available	87,300.00	Not Available	85,476.67	Not Available
0000000154128276	1	CA	Not Available	252,000.00	Not Available	252,000.00	Not Available
0000000154130728	1	TN	Not Available	76,500.00	Not Available	75,146.47	Not Available
0000000154136451	1	AZ	Not Available	270,027.00	Not Available	263,728.92	Not Available
0000000154142848	1	VA	Not Available	114,800.00	Not Available	113,262.77	Not Available
0000000154148597	1	FL	Not Available	454,500.00	Not Available	444,919.85	Not Available
0000000154153845	1	MI	Not Available	81,600.00	Not Available	81,144.13	Not Available
0000000154154611	1	FL	Not Available	306,000.00	Not Available	300,994.72	Not Available
0000000154157168	1	IA	Not Available	37,400.00	Not Available	36,929.41	Not Available
0000000154157465	1	AZ	Not Available	201,400.00	Not Available	201,285.02	Not Available
0000000154180145	1	FL	Not Available	210,600.00	Not Available	207,142.70	Not Available
0000000154181895	1	CA	Not Available	260,000.00	Not Available	260,000.00	Not Available
0000000154189161	1	WA	Not Available	336,000.00	Not Available	327,644.30	Not Available
0000000154190656	1	CA	Not Available	410,000.00	Not Available	403,212.24	Not Available
0000000154193395	1	WI	Not Available	110,500.00	Not Available	108,591.01	Not Available
0000000154198436	1	NC	Not Available	85,500.00	Not Available	84,263.03	Not Available
0000000154203178	1	IL	Not Available	330,000.00	Not Available	330,000.00	Not Available
0000000154206221	1	CA	Not Available	398,050.00	Not Available	391,099.00	Not Available
0000000154218325	1	MI	Not Available	82,175.00	Not Available	81,166.30	Not Available
0000000154220099	1	MI	Not Available	76,000.00	Not Available	74,497.19	Not Available
0000000154220347	1	IL	Not Available	132,050.00	Not Available	130,114.17	Not Available
0000000154220628	1	OH	Not Available	109,800.00	Not Available	108,148.90	Not Available
0000000154222053	1	MI	Not Available	95,400.00	Not Available	93,753.68	Not Available
0000000154226625	1	GA	Not Available	129,900.00	Not Available	128,265.62	Not Available
0000000154238018	1	GA	Not Available	365,000.00	Not Available	359,164.87	Not Available
0000000154238943	1	GA	Not Available	116,025.00	Not Available	114,417.37	Not Available
0000000154244867	1	OR	Not Available	229,500.00	Not Available	226,472.82	Not Available
0000000154249817	1	MO	Not Available	147,250.00	Not Available	147,250.00	Not Available
0000000154252233	1	IL	Not Available	328,500.00	Not Available	323,785.68	Not Available
0000000154256226	1	CA	Not Available	201,000.00	Not Available	196,999.51	Not Available

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**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000154258099	1	MD	Not Available	297,350.00	Not Available	292,624.14	Not Available
0000000154260574	1	AZ	Not Available	220,000.00	Not Available	215,512.02	Not Available
0000000154263248	1	MI	Not Available	137,500.00	Not Available	135,053.19	Not Available
0000000154263339	1	OH	Not Available	110,675.00	Not Available	109,213.62	Not Available
0000000154268957	1	NV	Not Available	134,392.00	Not Available	131,542.35	Not Available
0000000154272009	1	MO	Not Available	86,400.00	Not Available	84,560.53	Not Available
0000000154288112	1	AZ	Not Available	200,000.00	Not Available	195,327.69	Not Available
0000000154294748	1	IL	Not Available	175,500.00	Not Available	172,489.96	Not Available
0000000154299911	1	TX	Not Available	743,750.00	Not Available	728,048.63	Not Available
0000000154300636	1	FL	Not Available	154,500.00	Not Available	151,424.85	Not Available
0000000154302376	1	MO	Not Available	81,700.00	Not Available	80,571.16	Not Available
0000000154305015	1	OH	Not Available	113,905.00	Not Available	111,641.08	Not Available
0000000154311096	1	GA	Not Available	185,000.00	Not Available	181,723.76	Not Available
0000000154315121	1	MN	Not Available	176,580.00	Not Available	172,441.52	Not Available
0000000154323802	1	WI	Not Available	170,000.00	Not Available	167,507.89	Not Available
0000000154325815	1	WI	Not Available	152,000.00	Not Available	149,257.30	Not Available
0000000154329403	1	AZ	Not Available	55,000.00	Not Available	54,620.66	Not Available
0000000154337034	1	MI	Not Available	76,000.00	Not Available	76,000.00	Not Available
0000000154340731	1	FL	Not Available	206,150.00	Not Available	203,188.74	Not Available
0000000154342497	1	GA	Not Available	212,800.00	Not Available	208,172.52	Not Available
0000000154344352	1	MI	Not Available	205,000.00	Not Available	201,605.95	Not Available
0000000154353759	1	IL	Not Available	77,900.00	Not Available	76,496.95	Not Available
0000000154356992	1	MI	Not Available	134,900.00	Not Available	132,831.21	Not Available
0000000154363063	1	CA	Not Available	322,500.00	Not Available	321,885.36	Not Available
0000000154363766	1	CA	Not Available	269,000.00	Not Available	269,000.00	Not Available
0000000154364657	1	OH	Not Available	95,000.00	Not Available	93,536.28	Not Available
0000000154373567	1	MD	Not Available	259,900.00	Not Available	256,242.95	Not Available
0000000154374987	1	MD	Not Available	418,500.00	Not Available	410,886.89	Not Available
0000000154387971	1	AL	Not Available	89,250.00	Not Available	87,841.63	Not Available
0000000154393433	1	IL	Not Available	94,905.00	Not Available	93,471.25	Not Available

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**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000154397806	1	MD	Not Available	280,000.00	Not Available	274,409.47	Not Available
0000000154400147	1	AZ	Not Available	273,060.00	Not Available	267,187.92	Not Available
0000000154418719	1	VA	Not Available	154,800.00	Not Available	151,159.55	Not Available
0000000154424907	1	NC	Not Available	100,000.00	Not Available	98,177.65	Not Available
0000000154443006	1	IL	Not Available	310,000.00	Not Available	305,548.97	Not Available
0000000154445878	1	MN	Not Available	92,000.00	Not Available	90,082.67	Not Available
0000000154448898	1	GA	Not Available	96,000.00	Not Available	93,881.91	Not Available
0000000154452452	1	AZ	Not Available	100,000.00	Not Available	98,315.02	Not Available
0000000154465173	1	MI	Not Available	140,426.00	Not Available	138,351.36	Not Available
0000000154476824	1	MN	Not Available	191,425.00	Not Available	188,331.77	Not Available
0000000154477087	1	CA	Not Available	281,250.00	Not Available	281,250.00	Not Available
0000000154477277	1	MO	Not Available	430,000.00	Not Available	426,703.76	Not Available
0000000154497424	1	AZ	Not Available	168,800.00	Not Available	165,378.72	Not Available
0000000154523583	1	FL	Not Available	513,000.00	Not Available	513,000.00	Not Available
0000000154553424	1	OH	Not Available	142,400.00	Not Available	140,290.73	Not Available
0000000154555338	1	MI	Not Available	132,000.00	Not Available	129,484.66	Not Available
0000000154589014	1	MN	Not Available	138,600.00	Not Available	135,325.07	Not Available
0000000154589568	1	MS	Not Available	71,400.00	Not Available	70,495.88	Not Available
0000000154589717	1	MO	Not Available	74,700.00	Not Available	73,377.19	Not Available
0000000154605653	1	KS	Not Available	42,000.00	Not Available	41,222.99	Not Available
0000000153301643	1	MI	Not Available	64,800.00	Not Available	63,941.52	Not Available
0000000153318043	1	CA	Not Available	665,500.00	Not Available	653,540.47	Not Available
0000000153540729	1	CA	Not Available	322,200.00	Not Available	322,200.00	Not Available
0000000153643937	1	TX	Not Available	173,000.00	Not Available	169,892.98	Not Available
0000000153701404	1	MI	Not Available	97,750.00	Not Available	96,834.22	Not Available
0000000153742804	1	CA	Not Available	1,000,000.00	Not Available	978,095.83	Not Available
0000000153900881	1	MD	Not Available	400,000.00	Not Available	391,981.20	Not Available
0000000153905633	1	IL	Not Available	303,000.00	Not Available	296,099.82	Not Available
0000000153918693	1	AZ	Not Available	163,200.00	Not Available	163,063.76	Not Available
0000000153951553	1	AZ	Not Available	144,000.00	Not Available	140,115.81	Not Available



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**Citigroup Mortgage Loan Trust  
Asset-Backed Pass-Through Certificates  
Series 2006-WFHE3**

0000000153970827	1	IL	Not Available	36,800.00	Not Available	35,997.57	Not Available
0000000153987615	1	NV	Not Available	200,000.00	Not Available	194,898.96	Not Available
0000000154017032	1	NV	Not Available	179,550.00	Not Available	176,308.89	Not Available
0000000154018782	1	NV	Not Available	179,550.00	Not Available	176,384.11	Not Available
0000000154076111	1	MI	Not Available	68,000.00	Not Available	66,779.85	Not Available
0000000154086508	1	IL	Not Available	225,250.00	Not Available	221,693.87	Not Available
0000000154094171	1	FL	Not Available	184,000.00	Not Available	181,125.59	Not Available
0000000154105647	1	MI	Not Available	83,600.00	Not Available	82,253.78	Not Available
0000000154147045	1	SD	Not Available	121,500.00	Not Available	119,516.45	Not Available
0000000154159404	1	IL	Not Available	159,900.00	Not Available	155,585.72	Not Available
0000000154182406	1	MI	Not Available	108,900.00	Not Available	107,953.85	Not Available
0000000154218705	1	OH	Not Available	42,750.00	Not Available	42,351.31	Not Available
0000000154226591	1	DE	Not Available	850,000.00	Not Available	832,020.20	Not Available
0000000154254452	1	PA	Not Available	56,000.00	Not Available	55,065.33	Not Available
0000000154262885	1	MI	Not Available	68,000.00	Not Available	67,480.63	Not Available
0000000154264535	1	CA	Not Available	143,200.00	Not Available	140,212.91	Not Available
0000000154268551	1	IN	Not Available	80,000.00	Not Available	78,748.29	Not Available
0000000154271589	1	IL	Not Available	43,000.00	Not Available	42,250.22	Not Available
0000000154274724	1	MI	Not Available	59,535.00	Not Available	58,591.58	Not Available
0000000154274831	1	OH	Not Available	99,900.00	Not Available	98,056.29	Not Available
0000000154285852	1	MD	Not Available	142,400.00	Not Available	139,504.51	Not Available
0000000154322069	1	AZ	Not Available	501,600.00	Not Available	501,443.25	Not Available
0000000154333835	1	CA	Not Available	229,520.00	Not Available	229,490.10	Not Available
0000000154342125	1	CA	Not Available	280,000.00	Not Available	273,847.51	Not Available
0000000154345151	1	CA	Not Available	430,392.00	Not Available	430,361.57	Not Available
0000000154354948	1	MS	Not Available	89,300.00	Not Available	88,121.52	Not Available
0000000154405997	1	IL	Not Available	178,500.00	Not Available	176,994.03	Not Available
0000000154435333	1	IN	Not Available	62,500.00	Not Available	61,904.67	Not Available
0000000154441661	1	MI	Not Available	83,505.00	Not Available	82,851.09	Not Available
0000000154449623	1	DC	Not Available	617,500.00	Not Available	607,022.34	Not Available

Distribution Date: 01/26/2009  
Determination Date: 01/15/2009

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000154464267	1	GA	Not Available	139,500.00	Not Available	138,271.99	Not Available
0000000154469902	1	MD	Not Available	247,500.00	Not Available	243,200.76	Not Available
0000000154478598	1	MI	Not Available	308,750.00	Not Available	303,138.41	Not Available
0000000154492243	1	FL	Not Available	112,100.00	Not Available	110,385.54	Not Available
0000000154493431	1	MN	Not Available	184,000.00	Not Available	184,000.00	Not Available
0000000154512214	1	MI	Not Available	109,250.00	Not Available	108,011.20	Not Available
0000000154522841	1	MI	Not Available	63,900.00	Not Available	63,280.27	Not Available
0000000154528228	1	GA	Not Available	387,000.00	Not Available	384,146.40	Not Available
0000000154532519	1	CA	Not Available	479,000.00	Not Available	470,260.70	Not Available
0000000154534945	1	AZ	Not Available	271,708.00	Not Available	265,012.29	Not Available
0000000154538706	1	MO	Not Available	108,000.00	Not Available	109,850.79	Not Available
0000000154541585	1	WA	Not Available	132,800.00	Not Available	130,386.40	Not Available
0000000154560585	1	IL	Not Available	57,600.00	Not Available	56,857.25	Not Available
0000000154629083	1	MI	Not Available	108,800.00	Not Available	107,238.41	Not Available
0000000154639355	1	IL	Not Available	44,000.00	Not Available	43,318.08	Not Available
0000000154647903	1	MI	Not Available	116,800.00	Not Available	114,441.52	Not Available
0000000154649222	1	MI	Not Available	102,600.00	Not Available	100,563.50	Not Available
0000000154686083	1	CO	Not Available	204,250.00	Not Available	200,856.50	Not Available
0000000154696785	1	FL	Not Available	268,000.00	Not Available	263,598.80	Not Available
0000000154702336	1	IN	Not Available	75,000.00	Not Available	73,602.29	Not Available
0000000154704241	1	VA	Not Available	236,000.00	Not Available	230,565.82	Not Available
0000000154714117	1	WI	Not Available	139,000.00	Not Available	136,853.59	Not Available
0000000154783161	1	IN	Not Available	56,800.00	Not Available	55,903.97	Not Available
0000000154783302	1	AZ	Not Available	129,000.00	Not Available	127,402.00	Not Available
0000000154783542	1	VA	Not Available	352,000.00	Not Available	346,636.41	Not Available
0000000154863328	1	CO	Not Available	241,134.00	Not Available	237,056.95	Not Available
TOTALS				68,741,490.00	Not Available	67,777,583.28	Not Available